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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet **1** of **1****Complete if Known**

Application Number	09/298,521
Filing Date	April 23, 1999
First Named Inventor	Lynn Holm Blagg et al.
Art Unit	2164 or 3624
Examiner Name	Jim Calve or Alain L. Bashore
Attorney Docket Number	20375-022200

U.S. PATENT DOCUMENTS

Examiner	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	AA	US-4,321,672		03-23-1982	Edward L. Braun et al.	
	AB	US-5,231,569		07-27-1993	Larry H. Myatt et al.	
	AC	US 5,999,596		12-7-1999	Jay S. Walker et al.	
	AD	US 6,044,360		03-28-2000	Michael J. Picciallo	
	AE	US 6,108,641		08-22-2000	Janine S. Kenna et al.	
	AF	US 6,226,623 B1		05-01-2001	Arthur A. Schein et al.	
	AG	US-6,304,860 B1		10-16-2001	Joseph B. Martin, Jr. et al.	
	AH	US-				
	AI	US-				
	AJ	US-				
	AK	US-				
	AL	US-				
	AM	US-				
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	AT	US-				

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	AU	PCT	97/43893		11-27-1997	CITIBANK		
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	AW							
	AX							
	AY							
	AZ							
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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